

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

MILSTEAD & ASSOCIATES, LLC

By: Andrew M. Lubin

Atty. ID: AL0814

1 E. Stow Road

Marlton, NJ 08053

(856) 482-1400

File No. 223745-3

Attorneys for Secured Creditor: U.S. Bank National  
Association, as indenture trustee, for the holders of the  
CIM Trust 2017-3, Mortgage-Backed Notes, Series  
2017-3

In Re:

Millicent Walters

Case No.: 17-24588-JNP

Chapter 13

Hearing Date: January 17, 2018

Time: 10:00 AM

Judge: Jerrold N Poslusny, Jr

**OBJECTION TO CONFIRMATION OF CHAPTER 13 PLAN**

U.S. Bank National Association, as indenture trustee, for the holders of the CIM Trust 2017-3, Mortgage-Backed Notes, Series 2017-3 (“Secured Creditor”), by and through its counsel, Andrew M. Lubin, Esquire, of MILSTEAD & ASSOCIATES, LLC, as and for an Objection to Confirmation of Debtor’s Chapter 13 Plan, states the following grounds therefore:

1. On July 19, 2017, Debtor, Millicent Walters filed a petition pursuant to Chapter 13 of Title 11 of the United States Code in the United States Bankruptcy Court for the District of New Jersey.
2. Secured Creditor is the holder of a first mortgage on real property owned by the Debtor known as and located at 249a Grand Street, Camden, NJ 08105 (the “Property”).
3. Secured Creditor has filed its Proof of Claim in this matter on November 14, 2017 at claim number 8-1.
4. As set forth in the aforementioned proof of claim, as of the date of the filing of the

instant Chapter 13 petition, total arrears due to Secured Creditor through the Plan are \$0.00 with a secured claim amount of \$55,753.76.

5. The real property located at 249a Grand Avenue, Camden, New Jersey, is listed for a proposed treatment in both Part 4b and Part 4e of the Debtor's Plan.

6. Additionally, a treatment is proposed for a secured creditor in part 4d. of the plan, stating that the secured claim is unaffected by the Plan.

7. Secured Creditor objects until the treatment of Secured Creditor's claim is clarified.

WHEREFORE, Secured Creditor respectfully requests that the Court deny confirmation of the Chapter 13 Plan for the reasons hereinabove set forth and for such other and further relief as to the Court may seem just and proper.

DATED: January 10, 2018

Respectfully submitted  
MILSTEAD & ASSOCIATES, LLC

/s/Andrew M. Lubin  
Andrew M. Lubin, Esquire  
Attorney ID No. AL0814  
1 E. Stow Road  
Marlton, NJ 08053  
(856) 482-1400  
Attorneys for Secured Creditor

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By: Andrew M. Lubin Atty. ID: AL0814

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**CERTIFICATION OF SERVICE**

1. I, Andrew M. Lubin, Esquire:

☒ represent the Movant in the above-captioned matter.

☐ am the secretary/paralegal for \_\_\_\_\_, who represents the  
\_\_\_\_\_ in the above captioned matter.

☐ am the \_\_\_\_\_ in the above case and am representing myself.

2. On January 10, 2018, I sent a copy of the following pleadings and/or documents to the parties listed in  
the chart below:

Objection to plan
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3. I hereby certify under penalty of perjury that the above documents were sent using the mode of service  
indicated.

DATED: January 10, 2018

/s/ Andrew M. Lubin

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Isabel C. Balboa Chapter 13 Standing Trustee Cherry Tree Corporate Center 535 Route 38 - Suite 580 Cherry Hill, NJ 08002	Trustee	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular Mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Daniel M. Replogle, III Daniel M. Replogle, III, LLC 105 East Atlantic Avenue Haddon Heights, NJ 08035	Debtor's Attorney	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular Mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Millicent Walters 249a Grand St Camden, NJ 08105	Debtor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular Mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)

\* May account for service by fax or other means as authorized by the court through the issuance of an Order Shortening Time.